

YOUR PERSONAL LINE OF CREDIT

JASON KIRALY

➡ Stmt. date:	Jun. 10, 2022	➡ Acct. balance:	\$16,872.99	➡ Pymt. due by:	Jul. 1, 2022	➡ Min. payment:	\$337.45
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Details of your transactions

Item no.	Trans date	Posting date	Description	Amount (\$)
TRANSACTIONS FOR CHEQUE NUMBER - 2218 2320 669				
1	May 27	May 27	PAYMENT RECEIVED - THANK YOU	1,472.00CR
2	Jun. 10	Jun. 10	INSURANCE PREMIUM - BALANCE PROTECTION	9.60
3	Jun. 10	Jun. 10	INSURANCE PREMIUM - PAYMENT PROTECTION	18.14
4	Jun. 10	Jun. 10	INTEREST ADVANCES @ 09.70000% TO 01JUN	103.00
5	Jun. 10	Jun. 10	INTEREST ADVANCES @ 10.20000% TO 10JUN	41.92
6	Jun. 10	Jun. 10	INTEREST PURCHASES @ 09.70000% TO 01JUN	0.26
7	Jun. 10	Jun. 10	INTEREST PURCHASES @ 10.20000% TO 10JUN	0.07

Report any items which do not agree with your records within 30 days of statement date. Send us a letter to our address shown on the first page of this statement. Include your name, contact information, account number, details about the items that you do not agree with and your reasons for disagreeing. We will respond within 60 days.

➡ Your line of credit at a glance

➡ Account number:	2218 2320 669
Your line of credit limit	\$30,000.00
Previous balance, May10	\$18,172.00
- Payments received - thank you	\$1,472.00CR
- Credit adjustments	\$0.00
+ Card purchases	\$0.00
+ Cash advances/Cheques	\$0.00
+ Interest	\$145.25
+ Fees	\$0.00
+ Debit adjustments	\$27.74
➡ New account balance, Jun. 10	\$16,872.99
Credit available, Jun. 10	\$ 13,127.01
➡ Minimum payment due by Jul. 1, 2022	\$337.45

➡ Amount you're paying	\$
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Interest rates on Jun. 10		
	Annual(%)	Daily(%)
Cash Advances/Cheques	10.20000	0.02794
Purchases/Other	10.20000	0.02794

Contact us:	Toll-free calls Canada & USA	Local calls
General Enquiries:	1 866 205-4515	604 665-7307
Transaction / Purchase enquiries:	1 866 205-4515	1 866 205-4515
Lost or stolen cards:	1 800 361-3361	514 877-0330
Internet:	www.bmo.com/loans	

Please address any written enquiries to: BMO BANK OF MONTREAL  
2601 GRANVILLE  
VANCOUVER, B C V6H 3H2

THANK YOU!

We appreciate your business.

Please tear off and include this portion with your payment if you are not making a pre-authorized debit.

PO BOX 187 STATION F  
TORONTO ON M4Y 2L5

BMO  Bank of Montreal

Account number:	2218 2320 669
Account balance:	\$16,872.99
Minimum payment due:	\$337.45
Payment due by:	Jul. 1, 2022

➡ Amount you're paying:	\$
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➡ IMPORTANT PAYMENT INFORMATION:  
Please make your cheque or money order payable to BMO Bank of Montreal. Mail your payments to: P.O.Box 6044, Station Centre-Ville Montreal, QC H3C 3X2

0000022182320669 000033745 001687299

# YOUR PERSONAL LINE OF CREDIT

JASON KIRALY

## Terms and Conditions

**Interest Charges:** Interest begins on cash advances, Line of Credit cheques, purchases (insurance premiums and retail) and other amounts on the day the transaction is charged to your account (the posting date). Interest is charged to your account monthly. All amounts that are charged to your account, less amount credited to your account, constitute the debit balance. Once your debit balance is paid in full, any residual interest will appear on the following month's statement. The residual interest charge represents the interest for the period from your statement date to the date the full payment was credited to your account.

**Monthly Interest Calculation:** (the average daily debit closing balance for your billing period) X (the daily version of the variable annual interest rate as set out in your Line of Credit Agreement) X (the number of days in your billing period). Different interest rates may apply to different periods within your billing period. If this occurs, a separate calculation will be made for each interest period within your billing period.

### You have many convenient ways to pay:

- Pre-authorized debit
- Telephone
- Online Banking
- By mail
- Instabank® Machine
- In person

### If you're paying by mail:

- Write your Line of Credit number on your cheque or money order
- Do not staple your cheque or money order to this payment slip
- Do not send cash through the mail
- Return this Payment Slip with your payment
- Please make your cheque or money order payable to **BMO Bank of Montreal**.

Mail your payments to:  
**P.O. Box 6044, Station Centre-Ville  
Montreal, QC H3C 3X2.**